

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-24434-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alfredo F. Chao 279 Highland Avenue Wood Ridge, NJ 07075	Chris Anne Chao 279 Highland Avenue Wood Ridge, NJ 07075
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Social Security No.:

xxx-xx-0996	xxx-xx-9681
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Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 08/07/2018 and a confirmation hearing on such Plan has been scheduled for 9/20/2018.

The debtor filed a Modified Plan on 10/31/2018 and a confirmation hearing on the Modified Plan is scheduled for 12/6/2018 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 31, 2018
JAN: nds

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Alfredo F. Chao
 Chris Anne Chao
 Debtors

Case No. 18-24434-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

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 Total Noticed: 41

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db/jdb +Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523
 cr +City of Union City, Joel R. Glucksman, Esq., Scarinci & Hollenbeck,
 1100 Valley Brook Avenue, PO Box 790, Lyndhurst, NJ 07071-0790
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper as servic, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 517652824 +Active Orthopedic & Sports Medicine, attn: BILLING, 440 Old Hook Rd.,
 Emerson, NJ 07630-1331
 517652826 +Ashwood Fin, 1303 Stadium Ave, Indianapolis, IN 46202
 517678011 +City of Union City, c/o Joel R. Glucksman, Esq., Scarinci & Hollenbeck, LLC,
 1100 Valley Brook Avenue, Lyndhurst, NJ 07071-3620
 517652832 +DVMC Association Manager, PO Box 470727, Celebration, FL 34747-0727
 517652834 Ditech, 345 St. Peter Stre Saint, Paul, MN 55102
 517652836 +Hackensack Foot and Ankle Center, 24 Bergen St. Ste. 1, Hackensack, NJ 07601-5461
 517703916 LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, Nationstar Mortgage LLC d/b/a Mr. Cooper,
 Attn: Bankruptcy Department, PO Box 6190, Dallas, TX 75261-9741
 517652840 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517652841 +Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
 517652842 +North Hudson Sewerage Authority, 1600 Adams St., Hoboken, NJ 07030-2304
 517652843 +PSEG Co., PO Box 14444, New Brunswick, NJ 08906-4444
 517652844 QVC Inc. Easy Pay, Customer Service, 1200 Wilson Drive at Studio Park,
 West Chester, PA 19380
 517704344 +SANTANDER CONSUMER USA, P.O. Box 961245, Fort Worth, TX 76161-0244
 517652845 +Santander, Po Box 961245, Fort Worth, TX 76161-0244
 517652847 Sheraton Vistana Villages Resort Villas,, 2401 International Dr., Orlando, FL 32821
 517652851 +Spring OB/GYN, PC, PO Box 14099, Belfast, ME 04915-4034
 517652852 +State of New Jersey - Department of the Treas, Division of Taxation, PO box 1018,
 Moorestown, NJ 08057-0018
 517724543 +VSE Vistana Villages, Inc., 9002 San Marco Court, Orlando, FL. 32819-8600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 31 2018 23:56:27 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 31 2018 23:56:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517652825 +E-mail/Text: bankruptcy@acbhq.com Oct 31 2018 23:55:57 American Cb, 1200 N Federal Hwy,
 Boca Raton, FL 33432-2803
 517768361 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 01 2018 00:00:21
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517652827 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 31 2018 23:59:27 Cap One,
 Po Box 85015, Richmond, VA 23285-5075
 517725228 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 01 2018 00:00:12
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517652828 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 31 2018 23:56:19 Cb/Avenue, Po Box 182789,
 Columbus, OH 43218-2789
 517652829 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 31 2018 23:56:19 Cb/Vicscrt,
 220 W Schrock Rd, Westerville, OH 43081-2873
 517652831 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 01 2018 00:00:18 Creditonebnk,
 Po Box 98872, Las Vegas, NV 89193-8872
 517652833 E-mail/Text: mrdiscen@discover.com Oct 31 2018 23:55:39 Discoverbank, Pob 15316,
 Wilmington, DE 19850
 517760213 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Nov 01 2018 00:10:56 Directv, LLC,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517663227 E-mail/Text: mrdiscen@discover.com Oct 31 2018 23:55:39 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517781023 E-mail/Text: bankruptcy.bnc@ditech.com Oct 31 2018 23:56:04 Ditech Financial LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 517652837 +E-mail/Text: cio.bnccmail@irs.gov Oct 31 2018 23:55:57 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 517726390 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 01 2018 00:00:21
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
 FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517766023 E-mail/Text: bnc-quantum@quantum3group.com Oct 31 2018 23:56:22
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 517652848 +E-mail/Text: newyork.bnc@ssa.gov Oct 31 2018 23:56:51 Social Security Administration,
 Mid-Atlantic Program Service Center, 300 Spring Garden St., Philadelphia, PA 19123-2992
 517652850 +E-mail/Text: newyork.bnc@ssa.gov Oct 31 2018 23:56:51 Social Security Administration,
 935 ALLWOOD RD, Clifton, NJ 07012-1997
 517652849 +E-mail/Text: newyork.bnc@ssa.gov Oct 31 2018 23:56:51 Social Security Administration,
 Office of the General Counsel, Region II, 26 Federal Plaza, Room 3904,
 New York, NY 10278-4199

District/off: 0312-2

User: admin
Form ID: 186

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Total Noticed: 41

Date Rcvd: Oct 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517652853 +E-mail/Text: bankruptcydepartment@tsico.com Oct 31 2018 23:57:10 Transworld Systems, Inc.,
500 Virginia Dr. Ste. 514, Fort Washington, PA 19034-2707
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517652830 Collbureau
517652835 Erc
517652838 Jeffcapsys
517652839 Kohls/Capl
517652846 Sheraton Vista Villages

TOTALS: 5, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Javier L. Merino on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com, notices@dannlaw.com; mdann@dannlaw.com; bflick@dannlaw.com; edwardo@dannlaw.com; 9497659420@filings.docketbird.com; Amy@DannLaw.com
Javier L. Merino on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com, notices@dannlaw.com; mdann@dannlaw.com; bflick@dannlaw.com; edwardo@dannlaw.com; 9497659420@filings.docketbird.com; Amy@DannLaw.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com
Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com
Marie-Ann Greenberg magecf@magnettrustee.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmllawgroup.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@rascrane.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10